

FM Global playing with fire in giant R.I. research facility

Copyright. InsuranceTimes™ © 2003 by M&S Communications, Inc. All rights reserved. November 25, 2003

WEST GLOCESTER, R.I. — Conventional wisdom says one should never play with fire or fool with Mother Nature, but that's not always the case.

FM Global, one of the world's largest commercial and industrial property insurers, is opening a \$78 million research campus where creating devastating warehouse-size fires, hurricane-strength windstorms, dust explosions and electrical hazards is simply part of a day's work for teams of scientists and engineers.

At the new research campus, FM Global will conduct extensive tests to help companies understand how to prevent such threats from affecting their properties and business operations.

"We believe it's better to prevent a loss than to try to recover from one," said Tom Lawson, senior vice president, engineering and research, FM Global. "Every day at the research campus we'll burn things down, blow things up and give things a good beating -- to increase our understanding of the property risks that threaten our clients' operations."

The cornerstone of the campus is the world's largest fire technology laboratory -- larger than the size of two American football fields and capable of replicating warehouse-size fires of up to 2,000 degrees Fahrenheit.

Additionally, the facility houses labs for testing the latest fire-protection technology and features an eight-story-high moveable ceiling for simulating practically any size industrial facility. FM Global is credited with engineering innovative ways to protect facilities from fire that are widely used today, in industries ranging from semiconductor plants to chemical manufacturers.

The research campus also includes a new natural hazards laboratory capable of creating Category 5 hurricane winds reaching 160 mph. Similarly, debris cannons are used to fire lumber, hail and other wind-blown projectiles at speeds up to 90 mph.

Weather Scenarios

In addition, FM Global's facilities can recreate weather extremes, like the sun's damaging ultraviolet rays, as well as freezing, thawing and hail. Tests such as these help determine the long-term performance of building materials and the most sound ways for businesses to protect their property.

The new electrical hazards laboratory is designed to test explosion-proof and flameproof equipment for use in hazardous locations. Furthermore, a dust-explosion bunker simulates the devastating effects the accumulation of dust can have on a facility.

"Unlike companies that rely on computer modeling, our full-scale research provides policyholders with improved property loss prevention solutions, helping minimize operational downtime, supply chain interruption and loss of market share," said Lawson. "This information is critical for companies to remain competitive in an era of globalization, outsourcing, plant consolidations, just-in-time delivery and cross-border supply relationships."

According to a recent study of 400 of the world's largest companies conducted by FM Global, nearly 60 percent of companies reported property risks such as fire, explosion, natural disasters and mechanical and electrical breakdown pose the greatest threat to their revenue sources. More than one-third admitted they are not prepared to recover from such a disruption to a top revenue source. □